

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Samuel Hernandez
Monica Hernandez
Debtor(s)

Case No. 09 B 36346

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/30/2009.
- 2) The plan was confirmed on 11/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/11/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/02/2011.
- 5) The case was Converted on 02/19/2013.
- 6) Number of months from filing to last payment: 40.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,751.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$26,751.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,445.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,366.86
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,811.86

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Accredited Home Lenders	Unsecured	0.00	NA	NA	0.00	0.00
ACS	Unsecured	206.00	NA	NA	0.00	0.00
BAC Home Loan Servicing LP	Secured	252,273.00	229,134.65	229,134.65	0.00	0.00
BAC Home Loan Servicing LP	Secured	252,273.00	23,138.68	23,138.84	0.00	0.00
Candica LLC	Unsecured	459.00	513.08	513.08	77.52	0.00
Capital Management	Unsecured	0.00	NA	NA	0.00	0.00
Capital One	Unsecured	2,211.00	2,293.15	2,293.15	346.45	0.00
Capital One	Unsecured	2,489.00	2,578.59	2,578.59	389.58	0.00
Chase Bank USA NA	Unsecured	181.00	214.59	214.59	32.42	0.00
Chase Bank USA NA	Unsecured	0.00	NA	NA	0.00	0.00
CMRE Financial Svcs	Unsecured	284.00	NA	NA	0.00	0.00
Countrywide Home Loans Inc	Secured	59,122.00	NA	NA	0.00	0.00
Creditors Bankruptcy Service	Unsecured	964.00	1,010.59	1,010.59	152.69	0.00
Dell Financial Services Inc	Unsecured	3,805.00	4,143.08	4,143.08	625.96	0.00
Direct Merchants	Unsecured	1,565.00	NA	NA	0.00	0.00
ECast Settlement Corp	Unsecured	1,459.00	608.73	608.73	91.97	0.00
ECast Settlement Corp	Unsecured	4,743.00	4,904.98	4,904.98	741.08	0.00
HSBC Bank USA	Unsecured	269.00	NA	NA	0.00	0.00
Merrick Bank	Unsecured	898.00	903.15	903.15	136.46	0.00
National Auto Finance Co	Unsecured	20,648.00	5,475.80	5,475.80	827.32	0.00
National Auto Finance Co	Secured	20,648.00	16,475.00	16,195.00	16,195.00	736.83
Peoples Energy Corp	Unsecured	291.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	NA	1,491.10	1,491.10	225.28	0.00
Portfolio Recovery Associates	Unsecured	735.00	765.85	765.85	115.71	0.00
Portfolio Recovery Associates	Unsecured	435.00	457.69	457.69	69.15	0.00
Portfolio Recovery Associates	Unsecured	426.00	277.96	277.96	41.99	0.00
Portfolio Recovery Associates	Unsecured	429.00	478.65	478.65	72.32	0.00
Portfolio Recovery Associates	Unsecured	726.00	683.09	683.09	103.20	0.00
Portfolio Recovery Associates	Unsecured	2,124.00	2,036.36	2,036.36	307.67	0.00
Portfolio Recovery Associates	Unsecured	509.00	556.95	556.95	84.15	0.00
Portfolio Recovery Associates	Unsecured	4,179.00	4,179.08	4,179.08	631.40	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	847.00	867.54	867.54	131.07	0.00
Premier Bankcard	Unsecured	346.00	346.25	346.25	52.32	0.00
Premier Bankcard	Unsecured	312.00	312.03	312.03	47.14	0.00
Quantum3 Group	Unsecured	NA	424.56	424.56	64.15	0.00
Recovery Resources, Inc	Unsecured	716.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	1,322.00	1,362.77	1,362.77	205.89	0.00
Resurgent Capital Services	Unsecured	944.00	991.57	991.57	149.81	0.00
Rush University Medical Center	Unsecured	820.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	1,808.00	1,883.80	1,883.80	284.61	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$229,134.65	\$0.00	\$0.00
Mortgage Arrearage	\$23,138.84	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$16,195.00	\$16,195.00	\$736.83
TOTAL SECURED:	\$268,468.49	\$16,195.00	\$736.83
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,760.99	\$6,007.31	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,811.86</u>
Disbursements to Creditors	<u>\$22,939.14</u>
TOTAL DISBURSEMENTS :	<u>\$26,751.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/27/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.